

# EXHIBIT C

PHELAN HALLINAN & DIAMOND, PC

400 Fellowship Road  
Mt. Laurel, NJ 08054  
856-813-5500  
Fax: 856-813-5501

November 27, 2013

JERRY K. WONG  
59 FLEETWOOD ROAD  
WOODBIDGE, NJ 07095-1905

RE: GREEN TREE SERVICING LLC, ACCOUNT NO. 68585651

Dear Sir or Madam,

Please be advised that this notice is being sent to you pursuant to the requirements of Federal law. Phelan Hallinan & Diamond, PC is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. If you have previously received a discharge in bankruptcy, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property. Under New Jersey law, a state court foreclosure action is quasi in rem only, meaning against the property, rather than for a personal money judgment.

The amount of the debt as of 11/12/2013 is as follows:

Principal Balance	\$ 262,093.25
Interest	\$ 14,889.16
12/01/2012 through 11/12/2013	
Additional/Deferred Interest	\$ 0.00
Late Charges	\$ 388.49
Escrow Deficit	\$ 8,294.62
<b>TOTAL</b>	<b>\$ 285,665.52</b>

Interest and other items will continue to accrue. Your creditor is GREEN TREE SERVICING, LLC.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid by our firm. If you notify our office in writing within the thirty (30) day period that the debt or any portion thereof is disputed, we will obtain and provide you with verification of the debt by mail. Upon your written request within the thirty (30) day period, our office will provide you with the name and address of the original creditor, if different from the current creditor.

The law does not require us to wait until the end of the thirty (30) day period before commencing a foreclosure action. If, however, you request proof of the debt or the name and address of the original creditor within the thirty (30) day period that begins with your receipt of

this letter, the law requires us to suspend our efforts (through litigation or otherwise) to collect the debt until we mail the requested information to you.

Very Truly Yours,

  
Allyson Lutley, Esq.